Case 18-04203	Doc 1	Filed 02/16/18 Document	Entered 02/16 Page 1 of 10	11:08:06 (18 11:08:06)	∢Desc Main §
Fill in this information to identi	fy your case			ALIPY CILLING	•
United States Bankruptcy Court f	or the:			BUNET OF	2
District of			₩ 51	EHADIEL JE SOJA	CLERK
Case number (# known):		Chapter you are to Chapter 7 Chapter 11 Chapter 12 Chapter 13	Ming under: UMTER ST	JEFFER PALLS	, (Oz
		Chapter 13		JEFFRE, Mes	Check if this is an amended filing
Official Form 101					

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1.	Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Tattylee First name Latisha	First name
	passport). Bring your picture	Spragans	Middle name
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	have used in the last 8 years Include your married or maiden names.	First name Middle name Last name	First name Middle name
		First name	Last name
			First name
		Middle name	Middle name
		Last name	Last name
c	Only the last 4 digits of		
	our Social Security umber or federal	xxx - xx - <u>6</u> <u>5</u> <u>2</u> <u>8</u>	xxx - xx
1) L	dividual Taxpayer lentification number	9 xx - xx	OR 9 xx xx

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4 Any husinasa	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in the least 0.	I have not used any business names or EINs.	I have not used any business names or EINs.
the last 8 years Include trade names and doing business as names	Business name	Business name
	Business name	Business name
	EIN	EIN
	EIN	EIN
Where you live		If Debtor 2 lives at a different address:
	Number Street Mayforld	Number Street
	City State ZIP Code	City
	County	State ZIP Code County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. 8ox
	City State ZIP Code	City State ZIP Code
s <i>district</i> to tile for	Check one:	Check one:
nkruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1

- Ca	<i>t</i>	, ,	~	_
-10(4a)	100 la	4500	300	a Caras
First Name	Middle Name	Last Name	-	ajgra

Case number (if known)_____

7. The chapter of the Bankruptcy Code you	Che for B	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
are choosing to file under		hapter		,		The dippropriate box.	
		hapter	11			•	
	□ c	hapter	12				
r Nagyappi, ann annan alka spisya, physip, sampanna inky st yepi, ink a kipi, spig, afficialista, yep. Spis a kipi a shi k	Qe	hapter	13				
8. How you will pay the fee	lo yd su wi ⊒ in	urself, y bmitting th a pre	you may pay with can your payment on your payment on your payment on your pay the fee in inst	ash, cashier's your behalf, you	may pay. Typic check, or mone our attorney ma	check with the clerk's office in your cally, if you are paying the fee by order. If your attorney is by pay with a credit card or check	
	☐ i n By les pa	equest: law, a j s than '	that my fee be wai judge may, but is no 150% of the official	ved (You may of required to, poverty line the	request this of waive your fee, at applies to your	pents, sign and attach the ments (Official Form 103A). Potion only if you are filing for Chapter 7, and may do so only if your income is our family size and you are unable to must fill out the Application to Have the tother with your petition.	
Have you filed for bankruptcy within the	□ Nø					(See	
last 8 years?	wa Yes	. District		When	MM/ DD/YYYY	7 Case number <u>[7 - 35 8 6 3</u>	
						Case number	
		District		When	MM / DD / YYYY	Case number	
					MM / DD / YYYY		
Are any bankruptcy cases pending or being	No No						
filed by a spouse who is	Yes.	Debtor				Relationship to you	
not filing this case with you, or by a business partner, or by an affiliate?		District		When		Case number, if known	
		Debtor				Relationship to you	
				When		Case number, if known	
Do you rent your residence?	□ No. □ Yes.	Go to fir Has you	ne 12. Ir landlord obtained an	eviction judom	ent against vou?		
			Go to line 12.	Jaogili	uganisi you?		
		_				Against You (Form 101A) and file it as	

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Debtor 1	First Name / Middle Nam	lc+1	SIG Bras	21-75	Case number (if knowl	7)	
Part 3:	Report About Any B	Business	es You Own as a So	le Proprieto	7		
	a sole proprietor full- or part-time ss?		io to Part 4. Name and location of bu	siness			
business individua separate	oprietorship is a you operate as an i, and is not a legal entity such as ation, partnership, or		Name of business, if any				
sole prop	ve more than one orietorship, use a sheet and attach it tition.		City		State	ZIP Code	
				s (as defined i state (as define ned in 11 U.S.0	n 11 U.S.C. § 101(27A)) d in 11 U.S.C. § 101(51B) C. § 101(53A))))	
Chapte Bankru are you debtor For a del business	i filing under r 11 of the ptcy Code and a small business r inition of small debtor, see . § 101(51D).	If you are can set a most rectany of the No.	e filing under Chapter 11, ppropriate deadlines. If yent balance sheet, staterese documents do not exam not filing under Chapter the Bankruptcy Code.	you indicate the ment of operation of operations, follow the opter 11.	t know whether you are a at you are a small busines ons, cash-flow statement, procedure in 11 U.S.C. §	es debtor, you mu and federal incou 1116(1)(B). tor according to the	est attach your me tax return or if
Part 4:	leport if You Own o	or Have A	Any Hazardous Prop	erty or Any	Property That Needs	Immediate At	tention
propert alleged of immi identific public i Or do y	own or have any y that poses or is to pose a threat nent and ible hazard to nealth or safety? ou own any	□ No □ Yes.	What is the hazard?				
immedi For exan perishabi that musi	y that needs ate attention? uple, do you own uple goods, or livestock up to the fed, or a building us urgent repairs?		If immediate attention is	s needed, why	is it needed?		
			Where is the property?	Number	Street		
				City		State	ZIP Code

Deb	tor	1

Taffylee Latisla Sprangie
Fist Name Middle Name Last Name

Case number (# known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again. About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
 - ☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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 - Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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De	btor 1 First Name Middle Nam	Latisha Sp	Case number (# to	nown)
Pa	art 6: Answer These Ques	stions for Reporting Purpo	ses	
16.	What kind of debts do you have?		arily consumer debts? Consumer de ual primarily for a personal, family, or hou	
			urily business debts? Business debts nvestment or through the operation of the	
		Yes. Go to line 17. 16c. State the type of debts yo	ou owe that are not consumer debts or bu	isiness debts.
17.	Are you filing under Chapter 7?	No. I am not filing under C	Chapter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		oter 7. Do you estimate that after any exe ses are paid that funds will be available to	
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-899	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
20,	How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below			
Fo	r you	correct. If I have chosen to file under Cl of title 11, United States Code. under Chapter 7.	and I declare under penalty of perjury that hapter 7, I am aware that I may proceed, I understand the relief available under ea and I did not pay or agree to pay someone	if eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed
		this document, I have obtained	and read the notice required by 11 U.S.0	C. § 342(b).
		I understand making a false sta	ult in fines up to \$250,000, or imprisonme	g money or property by fraud in connection
		Signature of Debtor 1	Signatur	re of Debtor 2

MM / DD / YYYY

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For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this petition, de to proceed under Chapter 7, 11, 12, or 13 of title 11, Uni available under each chapter for which the person is elig the notice required by 11 U.S.C. § 342(b) and, in a case	ed States Code, and have explained the relief ible. I also certify that I have delivered to the debtor(s) in which § 707(b)(4)(D) applies, certify that I have no				
f you are not represented by an attorney, you do not need to file this page.	knowledge after an inquiry that the information in the sch	knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.				
75	Signature of Attorney for Depotor	MM / DD /YYYY				
	Printed name					
	Firm name	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~				
	Number Street					
	City	State ZIP Code				
	Contact phone	Email address				
	Bar number	State				

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Debtor 1 First Name Middle Name	atisha Sprage Cas	e number (if known)				
For you if you are filing this bankruptcy without an attorney	The law allows you, as an individual, to represent should understand that many people find it ex themselves successfully. Because bankruptcy consequences, you are strongly urged to hire	tremely difficult to represent / has long-term financial and legal				
If you are represented by an attorney, you do not need to file this page.	To be successful, you must correctly file and handle technical, and a mistake or inaction may affect your dismissed because you did not file a required docum hearing, or cooperate with the court, case trustee, U firm if your case is selected for audit. If that happens case, or you may lose protections, including the benefits.	rights. For example, your case may be nent, pay a fee on time, attend a meeting or .S. trustee, bankruptcy administrator, or audit s, you could lose your right to file another				
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.					
	If you decide to file without an attorney, the court exp hired an attorney. The court will not treat you differer successful, you must be familiar with the United Stat Bankruptcy Procedure, and the local rules of the cou- be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious	ntly because you are filing for yourself. To be tes Bankruptcy Code, the Federal Rules of urt in which your case is filed. You must also				
	consequences?					
	G Yes					
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?					
	□ No □ Yes					
	Did you pay or agree to pay someone who is not an	attorney to help you fill out your bankruptcy forms?				
	☑ No					
	Yes. Name of Person	Declaration, and Signature (Official Form 119).				
	By signing here, I acknowledge that I understand the have read and understood this notice, and I am awa attorney may cause me to lose my rights or property	re that filing a bankruptcy case without an if I do not properly handle the case.				
,	* Julle Spine	Signature of Debtor 2				
(Signature of Debtor 1	-				
	Date <u>62 /6 2018</u> <u>MM / DD / YYYY</u>	Date MM / DD / YYYY				
	Contact phone 6'th Phone	Contact phone				
	Cell phone 773-877-8172	Cell phone				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

n Re:)	
Debtor (s))	Case No.
Taffylee Latish 9 Spraggins)	Chapter

List of Creditors

PIONPER P.A 408 N. Austin BIVD BOK park, IL 60302	Santander Consumer USA P.O BOX 76161 UG1245 Ft Worth, texas
City of Chicago, L 121 N. Lasalle Chicago, L 60615	Enhanced Recovery COL 8014 Bayberry RD Jockson FL 32256
American Financial choice 1525 W. 53rd St Chicago, IL 60615	
Comed 3. Lincoln Center Oak brook, IL 60181	
Student Loans Navient Dept. of EDI Navient Po 30x 9635	

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Debtor 1	
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